

**JOINT COMMITTEE ON FINANCIAL SERVICES
2025-2026 (194th) BILL SUMMARY**

Bill No: H4622

Title: AN ACT TO PROTECT THE LIVES OF STUDENT ATHLETES; FREDDY’S LAW

Sponsor: Rep. Thomas Walsh (*Peabody*)

Hearing Date: November 18, 2025

Reporting Deadline: January 17, 2026

Prior History: None

Similar Matters: H1224 (Kerans)

CURRENT LAW:

M.G.L. c. 32A Contributory Group General or Blanket Insurance for Persons in the Service of the Commonwealth (Group Insurance Commission)

M.G.L. c. 111 Public Health

M.G.L. c. 175 Insurance

M.G.L. c. 176A Non-Profit Hospital Service Corporations (Blue Cross of Massachusetts)

M.G.L. c. 176B Medical Service Corporations (Blue Shield of Massachusetts)

M.G.L. c. 176G Health Maintenance Organizations (HMOs)

SUMMARY:

This bill requires the department of public health to direct and assist the Massachusetts Interscholastic Athletic Association in developing policies and procedures to require high school athletes to undergo at least one electrocardiogram screening prior to participation in interscholastic athletic competition.

The bill requires the group insurance commission and commercial insurers to provide coverage for one electrocardiogram screening for those insureds that are high school aged MIAA athletes.